



Taking payments online

Introduction

We all know the customer is not always right, but when it comes to parting with their money we should at least consider how they would prefer to do it. It's a costly time for our customers and to be able to offer credit gives you a competitive edge.

For example, *The Wedding Car Hire Company* in York has always taken cards as a method of payment and they still find some customers choose other methods of payment - but the predominant method chosen is a card. For that company the proportions have been: 69% Card, 12% Bank Transfer, 11% Cheque and 8% Cash.

The difficulty the company faced was that to accept cards meant taking out a monthly subscription to a card processor, making the process quite costly – and the bill had to be paid even when there were no payments to process.

Instant-Quote.co can now offer you card payment facilities that integrate with the system, automatically updating the customer's 'My booking' page and your account with payment details as they are processed.

A Secure & competitive solution

Instant-Quote.co has chosen to partner with Stripe.com to offer these services as they offer a unique solution. Using their payment interface has the following key advantages:

1. The system incorporates Stripe's code in the browser to exchange the card details for a 'one time use' token over an encrypted link. We work with the token and hence never see the card number. This provides us collectively with complete immunity from card theft.
2. When your customer pays you through the site, funds are forwarded directly to your bank account. We do not handle your funds.
3. Unlike PayPal, Stripe does not hang on to your funds arbitrarily; Funds collected by stripe are in your account on a seven day rolling basis.
4. The commission that Stripe charge for handling your payments is very competitive, and is currently

2.4% + 20p (United Kingdom)

2.9% + 30¢ (United States)

2.9% + 30¢ (Ireland) + VAT

2.7% + 30¢ (Australia)

We levy an application fee of

£0.50 United Kingdom

\$0.75 United States

€0.60 Ireland

\$0.75 Australia

Example charges:

For a typical UK card payment of £200, the Stripe charge would be £5.00. Our charge would be £0.50 so you would receive $200 - 5.5 = £194.5$. Compared to PayPal (3.4% + 20p) where you would only receive £193.



Getting started with card processing

It's a five minute job to start taking cards and there is no additional Monthly fee - even if you are on the free plan.

From the management interface select Accept Credit Cards.

The browser will navigate to:

<https://www.instant-quote.co/software/admin/stripeconnect.aspx>

A list of your hosts will be shown on the page; Select the hosts you would like to have the facility of taking card payments. Different hosts can use different stripe accounts.

Select your business type from the list and then select the 'Connect with Stripe' button.



You will be redirected to the Stripe web site where you will need to complete the registration form.

Once you complete the Stripe registration you will be redirected to a confirmation page on the Instant-Quote.co web site. If you have successfully completed the stripe registration you can now accept card payments.


You will be able to accept Visa, Master Card and American Express – all at the same rate.

The card payment Interface

Once you have registered to take cards, the payment interface will appear automatically in the 'My Booking' page and the Edit Booking page – on the Money tab.

A further instance can be found under the Card Payments Tab – Quick Card Payment.

Quick Card Payment

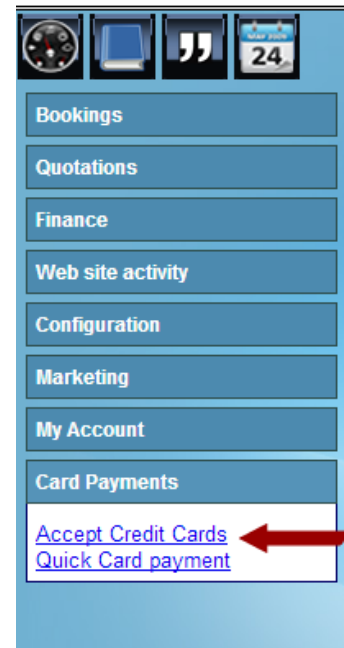
 Quick Card Payment is not intended to be used to take payment for a booking but is there for your convenience to take card payments unrelated to bookings. **Payments taken here cannot be assigned to a booking** and will appear in the financial statement as 'Non-Booking payment'.

Taking card payment – Customer Self Service

Taking payment for a booking is straight forward. The customer can use self-service on the 'My Booking' page (or you can take payment over the phone on the 'Edit Booking' page – See below).

The 'My Booking' page is provided for every booking and a link should be included in your booking confirmation email. It's where the customer can see how and when you will deliver your service, the payments they have made to you, what is outstanding and when it's due.

Once you start taking cards, an additional panel appears on the screen:



Pay by card:

Name

Card Number

CVC

Expiration

Amount



The customer simply enters their card details and selects process payment. That's it!

If the payment is not successful, the customer is advised. If the payment is successful, the system is updated with their payment; the 'My Booking' page is updated to reflect the new payment.

Taking card payment – Over the phone

Should the customer phone up to make a payment, log into the system and find the booking. There are many ways of finding the booking under the 'Bookings' tab and if the booking is imminent it will be on the dashboard. Whatever technique you use to find the booking, select the 'View' link. Providing the booking is complete it will be loaded into the 'Edit Booking' page.

Select the Money button and the card processing interface will be shown next to the 'Payment Schedule' table. The payment form will be pre-populated with the outstanding balance of the account. This can be edited. The currency that the charge will be made in is displayed but cannot be edited.

Complete the card details as appropriate and select 'Process payment'. If the card is not accepted, a reason for the failure will be displayed. If the card is accepted, the system will be updated. The customer will be able to see the payment on their 'My Booking' page.

Note: In the event that a payment is not processed, the sensitive card details (Card number and CVC) will need to be re-entered. This is because we do not have access to those items on the page.

Note: Stripe do not use 3D Secure which means you will not be faced with customer passwords from the issuing bank.